



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [STATE BANKSHARES, INC.](#)

City/State [FARGO, ND](#)

Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [10,305,553](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[STATE BANKSHARES, INC.](#)
[3100 13TH AVENUE SW](#)
[FARGO, ND 58103](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	9,843,067			7,455,592			7,991,795			6,232,356			5,042,672		
Net income (\$000)	238,778			33,457			115,813			321,588			66,426		
Number of BHCs in peer group	131			146			147			146			154		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.93	2.65	71	3.50	3.04	82	3.34	2.96	81	3.72	3.21	82	3.82	3.33	84
+ Non-interest income	8.39	1.11	98	2.67	0.91	94	4.01	0.98	97	7.88	0.90	97	4.04	0.90	98
- Overhead expense	4.60	2.24	97	4.04	2.49	92	4.44	2.48	97	4.06	2.59	93	5.87	2.58	98
- Provision for credit losses	0	-0.15	78	0.90	0.56	80	0.93	0.38	95	0.29	0.12	89	0.19	0.12	76
+ Securities gains (losses)	0	0.01	26	0	0.03	34	0	0.02	27	0	0.01	21	0	0	68
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	54	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	6.73	1.79	98	1.22	0.96	62	1.98	1.22	93	7.24	1.53	98	1.81	1.55	74
Net operating income	4.85	1.36	98	0.90	0.77	58	1.45	0.97	89	5.16	1.19	99	1.32	1.22	63
Net income	4.85	1.35	98	0.90	0.77	58	1.45	0.97	89	5.16	1.19	99	1.32	1.22	63
Net income (Subchapter S adjusted)		2.16			1.12			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.30	3.14	57	4.09	4.03	56	3.86	3.78	57	4.58	4.49	58	4.45	4.38	54
Interest expense	0.25	0.27	55	0.45	0.71	19	0.38	0.57	24	0.61	1.02	14	0.49	0.81	17
Net interest income (tax equivalent)	3.05	2.85	61	3.65	3.26	74	3.48	3.17	72	3.97	3.45	77	3.97	3.58	74
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.21	0.13	71	0.02	0.11	27	0.02	0.11	22	0.05	0.11	38	0.02	0.09	30
Earnings coverage of net loan and lease losses (X)	40.17	4.52	79	137.82	41.28	86	147.22	33.55	91	183.60	22.46	93	103.05	29.27	85
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.76	1.39	77	1.43	1.22	72	1.99	1.35	91	1.14	0.94	77	1.06	0.94	69
Allowance for loan and lease losses / Total loans and leases	1.67	1.37	76	1.37	1.21	71	1.92	1.33	89	1.12	0.93	76	1.05	0.93	66
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.13	0.63	6	0.24	0.60	18	0.16	0.67	11	0.13	0.56	12	0.16	0.57	14
30–89 days past due loans and leases / Total loans and leases	0.04	0.27	9	0.32	0.27	69	0.27	0.26	59	0.19	0.31	34	0.55	0.32	82
Liquidity and Funding															
Net noncore funding dependence	-20.12	-1.82	5	1.48	5.81	36	-11.17	0.77	16	3.65	10.70	25	4.92	13.54	24
Net short-term noncore funding dependence	-22.23	-8.21	13	-2.34	0.49	42	-13.65	-3.25	19	2.81	5.88	34	4.27	8.57	30
Net loans and leases / Total assets	75.98	59.81	89	88.95	71.37	98	81.95	69.27	92	93.33	72.36	99	91.98	73.30	98
Capitalization															
Tier 1 leverage ratio	11.68	9.11	93	10.98	9.63	83	11.20	9.65	82	13.13	10.39	88	9.66	10.37	36
Holding company equity capital / Total assets	11.25	10.88	57	10.27	10.29	51	10.52	10.51	51	12.50	11.37	66	9.06	11.21	18
Total equity capital (including minority interest) / Total assets	11.25	11.01	55	10.27	10.35	50	10.52	10.57	50	12.50	11.43	66	9.06	11.30	17
Common equity tier 1 capital / Total risk-weighted assets	14.53	12.69	79	11.74	12.12	49	12.71	12.44	60	12.34	12.50	59	7.51	12.37	1
Net loans and leases / Equity capital (X)	6.75	5.51	75	8.66	7.17	78	7.79	6.79	72	7.46	6.55	73	10.16	6.70	95
Cash dividends / Net income	0.52	25.30	9	3.75	38.61	18	7.38	29.42	19	3.07	25.65	15	10.15	24.05	29
Cash dividends / Net income (Subchapter S adjusted)		-21.71			29.17			39.66			93.20			35.12	
Growth Rates															
Assets	24.86	9.29	90	34.18	18.76	88	34.72	16.11	93	18.92	8.66	84	13.20	9.35	75
Equity capital	36.74	9.31	93	8.83	8.26	60	13.40	8.42	80	64.16	12.19	98	14.72	12.50	72
Net loans and leases	6.65	0.79	78	29.27	15.42	86	18.28	9.99	80	20.67	8.63	86	14.76	10.51	73
Noncore funding	-54.12	-23.76	12	104.73	9.77	92	0.21	-12.78	70	0.76	4.16	45	165.03	6.76	99
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.05	45	0	0.01	46	0	0.01	46	2.52	0.03	96
Long-term debt / Equity capital	0	11.05	11	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	87.12	103.07	3	103.44	104.70	52	103.25	104.49	52	89.74	104.21	4	107.35	104.10	67
Cash from ops + noncash items + op expense / Op expense + dividends	3,461.65	130.64	99	2,011.50	144.11	99	468.64	138.81	94	1,181.70	152.31	98	49.08	123.74	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	151,133	142,858	289,040	259,495	212,159	5.79	107.59
Income from lease financing receivables.....	3,564	2,188	5,044	2,563	853	62.89	1638.54
Fully taxable income on loans and leases.....	151,056	141,036	286,214	253,712	206,037	7.10	117.77
Tax-exempt income on loans and leases.....	3,641	4,010	7,870	8,346	6,975	-9.20	-0.08
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0	0	0
Income on loans and leases (tax equivalent).....	154,697	145,046	294,084	262,058	213,012	6.65	111.88
Investment interest income (tax equivalent).....	455	561	967	1,669	1,715	-18.89	-42.62
Interest on balances due from depository institutions.....	750	419	807	2,539	1,426	79.00	50.30
Interest income on other earning assets.....	344	210	605	756	272	63.81	1009.68
Total interest income (tax equivalent).....	156,246	146,236	296,463	267,022	216,425	6.85	110.20
Interest on time deposits of \$250K or more	521	772	1,216	1,248	360	-32.51	
Interest on time deposits < \$250K.....	2,905	4,473	8,294	8,549	5,208	-35.05	
Interest on foreign office deposits	0	0	0	0	0	0	
Interest on other deposits	6,978	8,516	15,484	20,838	12,685	-18.06	284.04
Interest on other borrowings and trading liabilities.....	1,509	2,143	4,419	4,818	5,361	-29.58	20.72
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0	0	
Total interest expense.....	11,913	15,904	29,413	35,453	23,614	-25.09	115.00
Net interest income (tax equivalent).....	144,333	130,332	267,050	231,569	192,811	10.74	109.81
Non-interest income.....	413,075	99,601	320,163	490,916	203,950	314.73	261.05
Adjusted operating income (tax equivalent)	557,408	229,933	587,213	722,485	396,761	142.42	204.26
Overhead expense.....	226,372	150,704	354,778	253,014	295,858	50.21	108.37
Provision for credit losses.....	0	33,600	74,000	18,000	9,750		-100.00
Securities gains (losses)	0	19	19	-1	88		-100.00
Other tax equivalent adjustments	0	0	0	0	0	0	
Pretax net operating income (tax equivalent).....	331,064	45,648	158,454	451,470	91,241	625.25	362.94
Applicable income taxes	92,286	12,191	42,641	129,882	24,815	657.00	230.95
Tax equivalent adjustments	0	0	0	0	0	0	
Applicable income taxes (tax equivalent).....	92,286	12,191	42,641	129,882	24,815	657.00	230.95
Minority interest	0	0	0	0	0	0	
Net income before discontinued operations, net of minority interest	238,778	33,457	115,813	321,588	66,426	613.69	447.30
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0	0	
Net income attributable to holding company.....	238,778	33,457	115,813	321,588	66,426	613.69	447.30
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	238,778	33,457	115,813	321,588	66,426	613.69	447.30
Investment securities income (tax equivalent).....	455	561	967	1,669	1,715	-18.89	-42.62
US Treasury and agency securities (excluding mortgage-backed securities)	412	503	863	1,501	1,537	-18.09	-36.62
Mortgage-backed securities	0	0	1	1	2		-100.00
All other securities	43	58	103	167	176	-25.86	-69.50
Cash dividends declared.....	1,253	1,253	8,552	9,875	6,745	0.00	8.30
Common	1,253	1,253	8,552	7,370	6,745	0.00	
Preferred.....	0	0	0	2,505	0		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.17	2.92	66	3.92	3.75	67	3.71	3.53	67	4.28	4.19	64	4.29	4.08	70
Less: Interest expense	0.24	0.25	58	0.43	0.67	21	0.37	0.54	24	0.57	0.95	15	0.47	0.75	17
Equals: Net interest income (tax equivalent)	2.93	2.65	71	3.50	3.04	82	3.34	2.96	81	3.72	3.21	82	3.82	3.33	84
Plus: Non-interest income	8.39	1.11	98	2.67	0.91	94	4.01	0.98	97	7.88	0.90	97	4.04	0.90	98
Equals: adjusted operating income (tax equivalent)	11.33	3.82	99	6.17	3.91	94	7.35	3.96	96	11.59	4.16	97	7.87	4.27	98
Less: Overhead expense	4.60	2.24	97	4.04	2.49	92	4.44	2.48	97	4.06	2.59	93	5.87	2.58	98
Less: Provision for credit losses	0	-0.15	78	0.90	0.56	80	0.93	0.38	95	0.29	0.12	89	0.19	0.12	76
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	36	0	0.02	28	0	0.01	20	0	0	68
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	54	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	6.73	1.79	98	1.22	0.96	62	1.98	1.22	93	7.24	1.53	98	1.81	1.55	74
Less: Applicable income taxes (tax equivalent)	1.88	0.41	99	0.33	0.21	79	0.53	0.27	93	2.08	0.35	98	0.49	0.32	92
Less: Minority interest	0	0	41	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	4.85	1.36	98	0.90	0.77	58	1.45	0.97	89	5.16	1.19	99	1.32	1.22	63
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	4.85	1.35	98	0.90	0.77	58	1.45	0.97	89	5.16	1.19	99	1.32	1.22	63
Memo: Net income (last four quarters)	3.50	1.25	98	1.13	0.98	64	1.45	0.97	89	5.16	1.19	99	1.32	1.22	62
Net income-BHC and noncontrolling (minority) interest	4.85	1.37	98	0.90	0.78	57	1.45	0.97	89	5.16	1.19	99	1.32	1.22	63
Margin Analysis															
Average earning assets / Average assets	96.24	93.15	85	95.80	93.41	80	96.02	93.47	83	93.63	93.22	54	96.38	93.23	84
Average interest-bearing funds / Average assets	67.78	62.32	75	70.24	69.51	53	68.83	68.25	52	68.58	70.66	42	72.86	70.70	60
Interest income (tax equivalent) / Average earning assets	3.30	3.14	57	4.09	4.03	56	3.86	3.78	57	4.58	4.49	58	4.45	4.38	54
Interest expense / Average earning assets	0.25	0.27	55	0.45	0.71	19	0.38	0.57	24	0.61	1.02	14	0.49	0.81	17
Net interest income (tax equivalent) / Average earning assets	3.05	2.85	61	3.65	3.26	74	3.48	3.17	72	3.97	3.45	77	3.97	3.58	74
Yield or Cost															
Total loans and leases (tax equivalent)	3.98	4.05	48	4.26	4.49	32	4.13	4.28	40	4.65	4.98	29	4.54	4.85	31
Interest-bearing bank balances	0.10	0.11	37	0.28	0.57	10	0.17	0.32	14	2.40	2.26	68	2.02	1.88	62
Federal funds sold and reverse repos		0.26			0.59			0.43		2.59	2.02	76		1.50	
Trading assets		0.42			0.75			0.80			0.49			0.70	
Total earning assets	3.30	3.11	59	4.09	3.99	62	3.86	3.80	61	4.58	4.47	58	4.45	4.33	60
Investment securities (tax equivalent)	1.29	1.80	12	1.96	2.54	9	1.80	2.32	13	2.06	2.74	2	2.07	2.69	6
US Treasury and agency securities (excluding mortgage-backed securities)	1.06	1.28	37	1.97	2.27	39	1.75	1.87	46	1.98	2.54	18	1.92	2.20	41
Mortgage-backed securities	0	1.56	0	0	2.30	0	6.25	2.05	99	3.60	2.54	98	4.37	2.44	98
All other securities	4.25	2.91	85	4.39	3.16	87	4.19	3.24	81	4.43	3.80	79	3.31	3.74	37
Interest-bearing deposits	0.29	0.24	68	0.45	0.80	12	0.39	0.62	18	0.59	1.13	10	0.43	0.85	12
Time deposits of \$250K or more	1.46	0.76	95	2	1.86	59	1.59	1.60	45	2.12	2.13	44	0.81	1.57	5
Time deposits < \$250K	1.26	0.72	90	1.76	1.71	54	1.66	1.49	68	1.87	1.91	41	1.24	1.42	26
Other domestic deposits	0.24	0.17	75	0.39	0.50	39	0.33	0.36	50	0.59	0.86	29	0.42	0.64	32
Foreign deposits		0.12			1.44			1.24			2.53			1.85	
Federal funds purchased and repos	0.73	0.19	92	1	0.53	83	0.93	0.37	87	1.33	1.23	61	1.04	1.03	57
Other borrowed funds and trading liabilities	1.20	1.31	44	1.47	0.60	78	1.44	0.55	78	2.38	1.03	80	2.62	2.10	87
All interest-bearing funds	0.36	0.40	48	0.61	0.96	17	0.53	0.79	21	0.83	1.34	14	0.64	1.06	14

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018	
Non-interest Income and Expenses									
Total non-interest income	413,075		99,601		320,163		490,916		203,950
Fiduciary activities income	10,589		8,792		18,195		17,638		112,617
Service charges on deposit accounts - domestic	2,366		2,380		4,799		5,359		4,555
Trading revenue.....	0		0		0		0		0
Investment banking fees and commissions.....	3,601		2,789		5,665		4,791		4,353
Insurance activities revenue.....	76		75		180		242		184
Venture capital revenue.....	0		0		0		0		0
Net servicing fees	-876		-763		-2,734		1,432		2,394
Net securitization income	0		0		0		0		0
Net gains (losses) on sales of loans, OREO, other assets.....	126,051		74,474		256,366		84,824		61,978
Other non-interest income.....	271,268		11,854		37,692		376,630		17,869
Total overhead expenses	226,372		150,704		354,778		253,014		295,858
Personnel expense.....	141,637		98,278		235,701		161,362		188,310
Net occupancy expense.....	13,321		12,635		24,930		20,285		23,279
Goodwill impairment losses	0		0		0		0		0
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0
Other operating expenses.....	71,414		39,791		94,147		71,367		84,269
Fee income on mutual funds and annuities.....	3,601		2,789		5,665		4,791		4,353
Memoranda									
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0
Number of equivalent employees	1,652		1,372		1,490		1,304		1,993
Average personnel expense per employee.....	85.74		71.63		158.19		123.74		94.49
Average assets per employee.....	5,958.27		5,434.10		5,363.62		4,779.41		2,530.19
BHC Peer # 1 Pct BHC Peer # 2 Pct									
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.87	2.15	38	2.80	0.61	86	1.77	0.51	85
Overhead expenses / Net Interest Income + non-interest income	40.61	59.03	6	65.54	61.89	70	60.42	61.22	49
Percent of Average Assets									
Total overhead expense	4.60	2.24	97	4.04	2.49	92	4.44	2.48	97
Personnel expense.....	2.88	1.25	98	2.64	1.44	95	2.95	1.42	97
Net occupancy expense.....	0.27	0.24	67	0.34	0.30	64	0.31	0.30	59
Other operating expenses.....	1.45	0.73	90	1.07	0.72	88	1.18	0.73	91
Overhead less non-interest income	-3.79	1.10	0	1.37	1.53	37	0.43	1.44	3
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	40.61	58.45	6	65.54	60.15	77	60.42	58.93	59
Personnel expense.....	25.41	33.10	18	42.74	34.68	88	40.14	33.88	86
Net occupancy expense.....	2.39	6.33	7	5.50	7.20	22	4.25	7.04	8
Other operating expenses.....	12.81	18.60	8	17.31	17.75	47	16.03	17.57	34
Total non-interest income	74.11	28.18	94	43.32	21.21	92	54.52	23.45	95
Fiduciary activities income	1.90	2.24	50	3.82	1.37	83	3.10	1.45	78
Service charges on domestic deposit accounts	0.42	3.19	7	1.04	2.85	20	0.82	2.67	22
Trading revenue.....	0	0.72	23	0	0.14	44	0	0.10	39
Investment banking fees and commissions.....	0.65	2.52	31	1.21	1.01	71	0.96	1.03	60
Insurance activities revenue.....	0.01	0.37	37	0.03	0.45	61	0.03	0.41	60
Venture capital revenue.....	0	0.02	44	0	0	49	0	0	48
Net servicing fees	-0.16	0.55	4	-0.33	-0.19	22	-0.47	0	13
Net securitization income	0	0.01	44	0	0	50	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	22.61	3.83	96	32.39	4.33	97	43.66	5.55	98
Other non-interest income.....	48.67	9.26	98	5.16	7.35	35	6.42	7.76	40
Overhead less non-interest income	-33.49	29.94	1	22.23	38.09	11	5.89	34.63	6
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.88	21.54	94	26.71	18.84	88	26.91	20.30	85
Applicable income tax + TE / Pretax net operating income + TE	27.88	23.10	90	26.71	22.28	76	26.91	22.51	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans		5,643,875	5,025,237	5,097,403	4,475,822	3,559,997	12.31	129.20
Commercial and industrial loans		1,527,026	1,671,042	1,589,936	966,076	844,224	-8.62	181.47
Loans to individuals		207,834	181,977	157,334	171,592	139,938	14.21	93.55
Loans to depository institutions and acceptances of other banks		0	0	0	0	0		
Agricultural loans		104,837	123,300	104,781	123,826	121,131	-14.97	-33.95
Other loans and leases		487,951	460,230	454,524	465,508	473,211	6.02	18.70
Less: Unearned income		8,159	17,869	12,695	4,637	5,562	-54.34	159.59
Loans and leases, net of unearned income		7,963,364	7,443,917	7,391,283	6,198,187	5,132,939	6.98	116.46
Less: Allowance for loan and lease losses		133,303	102,149	141,545	69,124	53,681	30.50	308.38
Net loans and leases		7,830,061	7,341,768	7,249,738	6,129,063	5,079,258	6.65	114.74
Debt securities that reprice or mature in over 1 year		72,414	43,685	42,187	55,595	82,187	65.76	3.52
Mutual funds and equity securities		91	0	0	0	0		22.97
Subtotal		7,902,566	7,385,453	7,291,925	6,184,658	5,161,445	7.00	112.64
Interest-bearing bank balances		1,847,853	467,571	1,075,419	31,858	11,283	295.20	14934.20
Federal funds sold and reverse repos		0	0	0	0	0		
Debt securities that reprice or mature within 1 year		10,132	7,012	7,806	10,371	939	44.50	253.65
Trading assets		0	0	0	0	0		
Total earning assets		9,760,551	7,860,036	8,375,150	6,226,887	5,173,667	24.18	161.57
Non-interest-bearing cash and due from depository institutions		58,812	57,726	76,913	59,635	73,504	1.88	16.37
Premises, fixed assets, and leases		123,634	108,389	117,713	86,946	66,679	14.07	204.96
Other real estate owned		0	2,131	1,138	1,966	1,028	-100.00	-100.00
Investment in unconsolidated subsidiaries		82,779	67,758	67,479	66,785	6,528	22.17	1170.01
Intangible and other assets		279,777	157,592	208,578	124,815	200,707	77.53	68.51
Total assets		10,305,553	8,253,632	8,846,971	6,567,034	5,522,113	24.86	157.94
Quarterly average assets		10,228,064	8,041,879	8,630,174	6,530,852	5,274,271	27.19	164.48
Average loans and leases (YTD)		7,765,530	6,810,409	7,121,252	5,630,500	4,690,357	14.02	149.21
Memoranda								
Loans held-for-sale		402,813	321,964	279,110	126,501	71,424	25.11	175.69
Loans not held-for-sale		7,560,551	7,121,953	7,112,173	6,071,686	5,061,515	6.16	114.01
Real estate loans secured by 1–4 family		2,036,838	1,553,276	1,644,957	1,201,557	894,915	31.13	183.45
Commercial real estate loans		3,360,875	3,216,760	3,225,695	3,000,197	2,374,407	4.48	127.30
Construction and land development		398,117	395,758	348,507	353,081	200,671	0.60	157.77
Multifamily		771,473	785,995	776,379	766,635	691,648	-1.85	56.36
Nonfarm nonresidential		2,191,285	2,035,007	2,100,809	1,880,481	1,482,088	7.68	163.77
Real estate loans secured by farmland		246,162	255,201	226,751	274,068	290,675	-3.54	-7.17
Total investment securities		82,637	50,697	49,993	65,966	83,126	63.00	13.37
U.S. Treasury securities		599	598	599	574	540	0.17	9.91
US agency securities (excluding mortgage-backed securities)		79,924	47,452	47,212	62,307	77,568	68.43	25.99
Municipal securities		936	1,550	1,089	1,983	3,902	-39.61	-86.94
Mortgage-backed securities		7	17	13	22	36	-58.82	-94.81
Asset-backed securities		0	0	0	0	0		
Other debt securities		1,080	1,080	1,080	1,080	1,080	0.00	-29.69
Mutual funds and equity securities		91	0	0	0	0		22.97
Available-for-sale securities		81,610	49,147	48,904	63,983	79,224	66.05	24.17
U.S. Treasury securities		599	598	599	574	540	0.17	9.91
US agency securities (excluding mortgage-backed securities)		79,924	47,452	47,212	62,307	77,568	68.43	25.99
Municipal securities		0	0	0	0	0		
Mortgage-backed securities		7	17	13	22	36	-58.82	-94.81
Asset-backed securities		0	0	0	0	0		
Other debt securities		1,080	1,080	1,080	1,080	1,080	0.00	-29.69
Mutual funds and equity securities		0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		35	39	43	31	19	-10.26	
Available-for-sale securities appreciation (depreciation)		-110	739	536	55	-2,082		
Structured notes, fair value		0	2,003	0	4,988	1,983	-100.00	-100.00
Pledged securities		71,191	43,871	45,236	43,191	46,213	62.27	58.99

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	956,021	297,766	414,098	315,983	222,230	221.06	225.54
NOW, ATS and transaction accounts	51,300	404,670	477,200	401,842	314,167	-87.32	-86.06
Time deposits less brokered deposits < \$250K	421,127	290,118	450,628	427,671	390,005	45.16	
MMDA and other savings accounts	7,214,634	5,671,653	6,142,146	4,197,360	3,663,220	27.21	218.72
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	8,643,082	6,664,207	7,484,072	5,342,856	4,589,622	29.69	164.58
Time deposits of \$250K or more	70,123	78,385	72,276	75,106	41,893	-10.54	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	33,719	13,200	11,273	7,830	11,058	155.45	335.20
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	8	5,008	8	135,008	168,854	-99.84	-99.99
Other borrowings w/remaining maturity over 1 year	150,025	245,033	150,033	20,041	5,086	-38.77	1136.20
Brokered deposits < \$250K	14,000	242,297	35,000	30,036	39,097	-94.22	
Noncore funding	267,875	583,923	268,590	268,021	265,988	-54.12	15.92
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	49,485	49,485	49,485	49,485	76,290	0.00	-35.14
Other liabilities	185,691	108,127	113,717	85,581	90,049	71.73	195.03
Total liabilities	9,146,133	7,405,742	7,915,864	5,745,943	5,021,949	23.50	151.47
Equity Capital							
Perpetual preferred stock (including surplus)	46,900	46,900	46,900	46,900	46,900	0.00	17.54
Common stock	737	737	742	741	736	0.00	1.80
Common surplus	38,739	39,168	47,463	45,073	37,434	-1.10	44.67
Retained earnings	1,073,125	760,542	835,599	728,338	416,624	41.10	269.14
Accumulated other comprehensive income	-81	543	403	39	-1,530		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,159,420	847,890	931,107	821,091	500,164	36.74	223.58
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,159,420	847,890	931,107	821,091	500,164	36.74	223.58
Total liabilities and capital	10,305,553	8,253,632	8,846,971	6,567,034	5,522,113	24.86	157.94
Memoranda							
Non-interest-bearing deposits	1,968,832	1,487,815	1,680,058	1,175,643	997,450	32.33	170.10
Interest-bearing deposits	6,758,373	5,497,074	5,911,290	4,272,355	3,673,162	22.94	150.92
Total deposits	8,727,205	6,984,889	7,591,348	5,447,998	4,670,612	24.94	155.01
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	931,107	821,091	821,091	500,164	436,005		
Accounting restatements	0	0	0	0	0		
Net income	238,778	33,457	115,813	321,588	66,426		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-8,729	-5,909	2,391	1,444	5,170		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	6,200	0		
Less: Dividends declared	1,253	1,253	8,552	9,875	6,745		
Change in other comprehensive income	-483	504	364	1,570	-692		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,159,420	847,890	931,107	821,091	500,164		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	54.77	36.32	87	60.89	48.99	78	57.62	48.33	75	68.16	52.67	83	64.47	53.63	74
Commercial and industrial loans	14.82	12.25	65	20.25	14.96	74	17.97	13.47	73	14.71	11.45	69	15.29	11.42	73
Loans to individuals	2.02	3.48	56	2.20	2.29	70	1.78	2.29	66	2.61	2.71	70	2.53	2.65	71
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans.....	1.02	0.21	90	1.49	0.47	83	1.18	0.43	80	1.89	0.53	83	2.19	0.47	87
Other loans and leases.....	4.73	4.22	61	5.58	1.29	87	5.14	1.39	85	7.09	1.08	91	8.57	2.64	90
Net loans and leases.....	75.98	59.81	89	88.95	71.37	98	81.95	69.27	92	93.33	72.36	99	91.98	73.30	98
Debt securities over 1 year.....	0.70	17.61	2	0.53	12.18	2	0.48	13.53	2	0.85	13.66	2	1.49	13.20	3
Mutual funds and equity securities	0	0.06	31	0	0.06	20	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal	76.68	78.32	32	89.48	84.41	83	82.42	83.47	39	94.18	86.76	97	93.47	87.24	95
Interest-bearing bank balances	17.93	9.11	90	5.67	5.87	55	12.16	6.78	80	0.49	2.97	14	0.20	2.30	10
Federal funds sold and reverse repos	0	0.52	28	0	0.04	37	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	0.10	1.53	11	0.08	1.97	10	0.09	2.03	9	0.16	2.10	13	0.02	2.14	7
Trading assets	0	0.60	18	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	94.71	91.43	87	95.23	92.83	85	94.67	92.98	75	94.82	92.39	80	93.69	92.24	70
Non-interest cash and due from depository institutions.....	0.57	1.01	19	0.70	1.08	23	0.87	1.07	39	0.91	1.14	34	1.33	1.25	56
Other real estate owned.....	0	0.02	6	0.03	0.04	56	0.01	0.03	50	0.03	0.04	55	0.02	0.04	49
All other assets.....	4.72	7.50	18	4.07	5.99	16	4.46	5.87	26	4.27	6.41	21	4.98	6.39	29
Memoranda															
Short-term investments	18.03	12.01	81	5.75	8.34	38	12.24	9.38	64	0.64	5.36	2	0.22	4.70	1
U.S. Treasury securities.....	0.01	1.08	32	0.01	0.19	66	0.01	0.19	64	0.01	0.29	57	0.01	0.37	58
US agency securities (excluding mortgage-backed securities)	0.78	0.77	65	0.57	0.98	50	0.53	1.28	43	0.95	1.25	55	1.40	1.67	57
Municipal securities	0.01	1.72	18	0.02	2.64	11	0.01	2.96	11	0.03	2.58	11	0.07	2.66	16
Mortgage-backed securities	0	12.97	1	0	8.33	2	0	8.52	2	0	9.38	2	0	8.73	2
Asset-backed securities	0	0.38	26	0	0.27	34	0	0.35	32	0	0.30	34	0	0.26	33
Other debt securities	0.01	0.52	29	0.01	0.55	30	0.01	0.60	28	0.02	0.53	34	0.02	0.52	38
Loans held-for-sale.....	3.91	0.42	95	3.90	0.56	93	3.15	0.58	91	1.93	0.39	89	1.29	0.29	90
Loans held for investment	73.36	59.85	87	86.29	70.96	97	80.39	69.07	89	92.46	72.01	99	91.66	73.24	98
Real estate loans secured by 1–4 family	19.76	11.69	85	18.82	15.05	68	18.59	14.47	69	18.30	16.02	64	16.21	16.83	56
Revolving	1.51	1.45	59	2.10	1.96	57	1.67	1.79	53	2.63	2.24	61	2.96	2.43	63
Closed-end, secured by first liens	17.61	9.84	84	15.62	12.48	69	16.10	12.11	70	14.10	13.07	63	11.58	13.60	50
Closed-end, secured by junior liens	0.65	0.20	87	1.10	0.31	94	0.82	0.27	91	1.56	0.37	97	1.66	0.41	96
Commercial real estate loans	32.61	22.48	79	38.97	30.76	76	36.46	30.65	72	45.69	33.26	80	43	33.39	77
Construction and land development.....	3.86	3.35	60	4.79	4.65	56	3.94	4.32	49	5.38	5	57	3.63	4.78	41
Multifamily.....	7.49	3.31	87	9.52	4.68	85	8.78	5.03	82	11.67	4.76	87	12.53	5.12	87
Nonfarm nonresidential	21.26	14.81	74	24.66	19.93	72	23.75	19.97	69	28.64	21.85	78	26.84	21.85	74
Real estate loans secured by farmland.....	2.39	0.34	95	3.09	0.85	86	2.56	0.85	83	4.17	0.95	89	5.26	0.88	92

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	70.87	59.66	67	67.51	68.15	48	68.97	69.38	50	72.21	72.74	48	69.36	72.88	38
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	25.58	19.82	66	20.87	21.04	55	22.26	20.91	58	19.39	22.29	47	17.43	23.13	40
Real estate loans secured by 1–4 family.....	1.95	2.42	47	2.33	2.76	48	1.99	2.61	47	2.79	3.13	51	3.18	3.34	55
Revolving	23.62	17.22	74	18.54	17.91	59	20.26	17.94	65	16.60	18.71	47	14.25	19.33	42
Closed-end.....	42.20	36.54	57	43.21	43.14	52	43.64	44.23	46	48.40	46.16	58	46.26	45.57	54
Construction and land development.....	5	5.50	49	5.32	6.52	40	4.72	6.26	36	5.70	6.97	44	3.91	6.53	27
1–4 family.....	0.54	1.11	47	0.43	1.40	27	0.40	1.14	27	0.41	1.47	21	0.44	1.52	22
Other	4.46	4.33	54	4.89	5.04	55	4.32	4.94	45	5.29	5.34	54	3.47	4.90	34
Multifamily.....	9.69	5.34	84	10.56	6.37	78	10.50	7.01	77	12.37	6.42	83	13.47	6.76	84
Nonfarm nonresidential	27.52	24.14	58	27.34	28.11	45	28.42	29.04	45	30.34	30.59	52	28.87	30.16	41
Owner-occupied.....	6.89	8.14	45	7.30	9.61	30	7.82	10	33	7.96	10.68	30	8.79	10.31	39
Other.....	20.62	15.71	67	20.04	18.11	63	20.60	18.53	62	22.38	19.36	66	20.08	19.35	58
Real estate loans secured by farmland.....	3.09	0.59	90	3.43	1.24	83	3.07	1.30	79	4.42	1.38	85	5.66	1.27	90
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	19.18	20.98	53	22.45	21.54	58	21.51	19.85	60	15.59	16.16	53	16.45	16.21	58
Loans to individuals	2.61	6.28	52	2.44	3.41	65	2.13	3.53	61	2.77	4	65	2.73	3.89	65
Credit card loans	0	0.51	22	0	0.03	32	0	0.03	33	0	0.04	32	0	0.04	32
Agricultural loans.....	1.32	0.37	87	1.66	0.71	80	1.42	0.69	79	2	0.78	80	2.36	0.69	84
Other loans and leases.....	6.13	8.03	57	6.18	1.89	82	6.15	2.07	83	7.51	1.48	89	9.22	3.74	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	425.51	383.17	53	511.18	493.71	57	460.84	473.75	50	484.03	493.53	48	640.27	505.61	78
Real estate loans secured by 1–4 family.....	153.57	124.52	66	158	152.34	57	148.72	142.34	60	129.94	151.03	47	160.95	161.34	58
Revolving	11.74	15.53	48	17.64	20.05	53	13.33	17.81	46	18.67	21.25	55	29.40	23.52	63
Closed-end.....	141.83	107.53	70	140.37	129.93	63	135.39	122.21	65	111.27	127.10	48	131.55	134.73	58
Commercial real estate loans	253.39	238.21	53	327.22	312.13	57	291.63	302.08	45	324.45	311.74	59	427.04	316.03	82
Construction and land development.....	30.02	35.52	46	40.26	47.15	48	31.51	42.85	33	38.18	46.63	44	36.09	44.92	43
1–4 family.....	3.24	7.06	47	3.24	9.84	27	2.67	7.52	29	2.74	9.52	23	4.04	10.21	32
Other	26.77	28.07	51	37.02	36.48	57	28.84	33.94	42	35.44	35.90	55	32.05	33.75	52
Multifamily.....	58.16	34.78	79	79.95	47.28	81	70.19	48.67	78	82.91	44.76	82	124.39	48.38	87
Nonfarm nonresidential	165.21	157.17	52	207.01	203.73	50	189.93	198.42	44	203.36	206.64	49	266.55	208.15	74
Owner-occupied.....	41.39	52.65	41	55.26	69.16	36	52.28	67.98	37	53.37	71.54	31	81.14	70.68	63
Other	123.82	102.08	61	151.75	130.32	65	137.65	125.78	59	149.99	130.65	63	185.42	134.17	78
Real estate loans secured by farmland.....	18.56	3.59	91	25.96	8.48	85	20.50	8.35	81	29.64	8.66	85	52.28	8.13	93
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	115.13	127.07	47	169.98	154.44	61	143.74	133.93	59	104.47	106.70	55	151.83	107.07	77
Loans to individuals	15.67	35.29	51	18.51	22.72	65	14.22	22.15	62	18.56	24.83	66	25.17	24.45	71
Credit card loans	0	2.61	22	0	0.21	32	0	0.20	33	0	0.24	32	0	0.24	32
Agricultural loans.....	7.90	2.01	87	12.54	4.68	79	9.47	4.17	79	13.39	4.86	80	21.79	4.49	87
Other loans and leases.....	36.79	46.75	55	46.82	13.44	84	41.09	13.62	82	50.34	10.25	89	85.11	25.58	90
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.31	28.84	65	35.92	33.40	62	35.82	34	59	40.44	35.38	70	37.47	35.09	65
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	212	187.37	55	271.96	241.60	67	239.35	232.08	56	271.08	239.13	68	345.90	243.62	81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	253.39	244.59	50	327.22	315.12	55	291.63	304.52	45	324.45	315.15	57	427.04	318.90	82

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	18.03	12.01	81	5.75	8.34	38	12.24	9.38	64	0.64	5.36	2	0.22	4.70	1
Liquid assets	19.28	28.17	25	6.95	17.64	2	13.57	19.32	27	2.35	16.28	0	2.95	15.56	1
Investment securities	0.80	19.64	1	0.61	14.73	2	0.57	16.07	2	1	16.41	2	1.51	16.02	1
Net loans and leases	75.98	59.81	89	88.95	71.37	98	81.95	69.27	92	93.33	72.36	99	91.98	73.30	98
Net loans, leases and standby letters of credit	76.14	60.62	89	89.11	71.74	98	82.13	69.67	91	93.51	72.78	99	92.14	73.71	98
Core deposits	83.87	74.75	89	80.74	73.75	78	84.59	76.49	91	81.36	71.61	87	83.11	69.97	94
Noncore funding	2.60	10.89	9	7.07	13.25	24	3.04	10.29	13	4.08	14.61	11	4.82	16.58	13
Time deposits of \$250K or more	0.68	1.81	22	0.95	3.78	8	0.82	3.37	8	1.14	4.33	7	0.76	4.28	3
Foreign deposits	0	0.35	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0.33	1.20	38	0.16	0.72	49	0.13	0.62	54	0.12	0.77	44	0.20	0.96	43
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.33	0.52	52	0.16	0.67	55	0.13	0.59	58	0.12	0.75	51	0.20	0.97	44
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.99	26	0.06	1.76	25	0	1.06	33	2.06	2.75	52	3.06	3.63	53
Earning assets that reprice within 1 year	29.53	38.93	25	19.42	31.27	14	23.44	31.93	27	14.12	33.16	6	14.13	32.35	9
Interest-bearing liabilities that reprice within 1 year	3.30	7.04	23	3.49	16.01	5	3.34	14.04	8	4.57	18.54	5	3.82	18.20	3
Long-term debt that reprices within 1 year	0	0.26	29	0	0.11	38	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	26.24	30.25	39	15.93	14.91	45	20.11	17.03	52	9.55	13.71	34	10.31	12.98	38
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-20.12	-1.82	5	1.48	5.81	36	-11.17	0.77	16	3.65	10.70	25	4.92	13.54	24
Net short-term noncore funding dependence	-22.23	-8.21	13	-2.34	0.49	42	-13.65	-3.25	19	2.81	5.88	34	4.27	8.57	30
Short-term investment / Short-term noncore funding	1,830.65	284.81	96	157.28	146.06	66	1,231.62	230.45	94	19.54	78.10	24	5.25	62.28	7
Liquid assets - short-term noncore funding / Nonliquid assets	22.67	34.02	39	3.54	11.45	34	14.54	16.27	47	-0.96	6.90	26	-1.30	4.17	36
Net loans and leases / Total deposits	89.72	74.66	85	105.11	88.39	90	95.50	84.20	79	112.50	90.96	93	108.75	92.88	86
Net loans and leases / Core deposits	90.59	81.17	72	110.17	97.80	75	96.87	91.10	64	114.72	102.55	73	110.67	106.50	60
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.84	22	0	1.14	12	0	0.88	11	0	0.36	16	0	-0.47	86
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.01	1.94	8	0.08	3.84	5	0.06	3.63	3	0.01	1.28	8	-0.41	-1.95	83
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	0	-0.02	38	0	0.03	0	-0.02	31	0	-0.04	57	0	-0.04	57
Percent of Investment Securities															
Held-to-maturity securities	1.13	13.42	37	3.06	6.32	64	2.18	5.36	64	3.01	7.25	58	4.69	10.76	53
Available-for-sale securities	98.76	84.66	65	96.94	92.05	43	97.82	93.39	44	96.99	91.33	47	95.31	88.32	48
U.S. Treasury securities	0.72	5.52	41	1.18	1.51	76	1.20	1.22	76	0.87	2.07	69	0.65	2.08	65
US agency securities (excluding mortgage-backed securities)	96.72	4.50	99	93.60	7.21	99	94.44	8.39	99	94.45	8.16	99	93.31	11	99
Municipal securities	1.13	8.87	27	3.06	17.50	25	2.18	18.61	25	3.01	15.40	25	4.69	16.63	27
Mortgage-backed securities	0.01	66.59	1	0.03	56.49	2	0.03	54.48	2	0.03	57.07	2	0.04	54.50	2
Asset-backed securities	0	2.05	26	0	1.54	33	0	1.97	32	0	1.70	34	0	1.54	33
Other debt securities	1.31	3.17	46	2.13	4.07	55	2.16	4.34	53	1.64	3.73	54	1.30	3.75	52
Mutual funds and equity securities	0.11	0.32	50	0	0.49	20	0	0.44	22	0	0.49	18	0	0.41	19
Debt securities 1 year or less	12.26	8.69	75	13.83	13.85	63	15.61	13.69	68	15.72	13.55	65	1.13	13.91	11
Debt securities 1 to 5 years	43.92	17.05	89	82.98	19.89	98	81.66	20.49	98	81.44	23.43	99	95.37	23.42	99
Debt securities over 5 years	43.71	72.17	16	3.19	61.58	3	2.73	61.87	3	2.84	58.63	4	3.50	58.36	5
Pledged securities	86.15	33.87	96	86.54	47.76	86	90.48	44.55	92	65.47	43.76	73	55.59	42.20	67
Structured notes, fair value	0	0.03	41	3.95	0.04	96	0	0.03	42	7.56	0.09	97	2.39	0.15	92
Percent Change from Prior Like Quarter															
Short-term investments	291.50	51.37	95	1,458.16	139.78	98	2,465.12	136.94	99	245.52	32.84	95	-79.78	16.28	2
Investment securities	63	33.34	78	-39.83	9.89	0	-24.21	16.36	4	-20.64	4.80	6	-2.45	8.02	27
Core deposits	29.69	16.88	84	35.82	22.99	84	40.08	23.17	90	16.41	9.96	82	9.54	10.40	59
Noncore funding	-54.12	-23.76	12	104.73	9.77	92	0.21	-12.78	70	0.76	4.16	45	165.03	6.76	99

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	1,813,555	1,547,538	1,629,151	1,472,443	1,142,492
Commit: Secured commercial real estate loans	276,709	305,680	248,779	379,896	294,761
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	16,280	12,891	15,858	11,724	8,878
Commercial and similar letters of credit	755	511	728	40	65
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	868,636	1,184,401	910,444	262,506	160,168
Written options contracts (interest rate)	573,088	1,021,098	788,382	165,677	113,669
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.60	22.45	41	18.75	15.78	68	18.41	16.09	65	22.42	16.97	77	20.69	17.31	72
Standby letters of credit	0.16	0.67	14	0.16	0.31	29	0.18	0.31	35	0.18	0.36	27	0.16	0.35	28
Commercial and similar letters of credit	0.01	0.02	59	0.01	0.01	77	0.01	0.01	83	0	0.01	73	0	0.01	73
Securities lent	0	0.12	41	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0	46	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts	13.99	49.75	43	26.72	4.37	92	19.20	3.72	87	6.52	2.95	78	4.96	6.51	53
Interest rate contracts	13.99	35.96	46	26.72	4.21	93	19.20	3.62	87	6.52	2.87	78	4.96	6.40	53
Interest rate futures and forward contracts	8.43	5.17	84	14.35	0.33	97	10.29	0.20	98	4	0.08	97	2.90	0.25	94
Written options contracts (interest rate)	5.56	1.82	88	12.37	0.35	98	8.91	0.24	99	2.52	0.13	95	2.06	0.26	95
Purchased options contracts (interest rate)	0	1.33	21	0	0.04	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	0	20.67	4	0	2.79	32	0	2.58	34	0	2.19	34	0	5.18	15
Foreign exchange contracts	0	6.16	25	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.86	34	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0.29	37	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	23.35	42.93	19	22.72	23.96	44	22.88	24.20	46	26.15	24.81	57	24.36	25.18	47

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,441,724	2,205,499	1,698,826	428,183	273,837
Interest rate contracts	1,441,724	2,205,499	1,698,826	428,183	273,837
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	868,636	1,184,401	910,444	262,506	160,168
Written options	573,088	1,021,098	788,382	165,677	113,669
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	573,088	1,021,098	788,382	165,677	113,669
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,441,724	2,205,499	1,698,826	428,183	273,837
Interest rate contracts	1,441,724	2,205,499	1,698,826	428,183	273,837
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	868,636	1,184,401	910,444	262,506	160,168
One year or less	868,636	1,184,401	910,444	262,506	160,168
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	2,469	6,630	7,390	58	59
Gross positive fair value.....	16,032	31,827	30,815	2,907	1,253
Held for trading.....	0	0	0	0	0
Non-traded.....	16,032	31,827	30,815	2,907	1,253
Current credit exposure on risk-based capital derivative contracts	16,032	31,827	30,815	2,907	1,253
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.09	76	100	99.90	56	100	99.50	58	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	0.10	44	0	0.19	43	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.17	34	0	0	47	0	0	47	0	0.07	45	0	0	47
Futures and forwards	60.25	12.57	93	53.70	16.21	89	53.59	15.03	84	61.31	14.06	92	58.49	11.75	92
Written options	39.75	7.49	96	46.30	12.26	94	46.41	10.24	94	38.69	11.73	85	41.51	11.14	87
Exchange-traded	0	0.11	42	0	0	49	0	0	50	0	0	48	0	0	49
Over-the-counter	39.75	7.20	96	46.30	12.21	94	46.41	10.24	94	38.69	10.84	87	41.51	10.65	87
Purchased options	0	3.44	19	0	1.85	33	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded	0	0.12	40	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter	0	3.04	21	0	1.81	34	0	2.13	33	0	2.28	36	0	1.22	38
Swaps	0	71.23	3	0	69.08	4	0	71.83	4	0	64.61	7	0	65.42	10
Held for trading	0	40.60	20	0	13.70	36	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	34.42	21	0	13.72	36	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.57	33	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.58	40	0	0	49	0	0	49	0	0	48	0	0	49
Non-traded	100	59.40	79	100	86.30	63	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	100	56.19	86	100	86.12	67	100	83.02	69	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.38	33	0	0	46	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.13	38	0	0	48	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	60.25	91.87	9	53.70	70.94	22	53.59	79.60	22	61.31	80.07	23	58.49	82.85	19
One year or less	60.25	28.05	80	53.70	16.71	89	53.59	15.52	83	61.31	15.20	92	58.49	12.75	91
Over 1 year to 5 years	0	26.03	5	0	18.62	14	0	19.75	15	0	22.92	14	0	22.66	16
Over 5 years	0	30.08	6	0	31.71	12	0	32.47	13	0	34.12	11	0	36.28	14
Gross negative fair value (absolute value)	0.17	1.25	14	0.30	3.20	12	0.44	2.84	11	0.01	1.30	7	0.02	0.66	17
Gross positive fair value	1.11	1.68	29	1.44	2.37	36	1.81	2.25	37	0.68	1.14	30	0.46	1.10	20
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	16	0.01	0.01	71	0.01	0.01	73	0	0	67	0	0.01	29
Gross positive fair value (X)	0.01	0.07	28	0.04	0.01	84	0.03	0.01	85	0	0	74	0	0.01	49
Held for trading (X)	0	0.05	21	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.01	0.01	67	0.04	0	91	0.03	0	92	0	0	81	0	0.01	60
Current credit exposure (X)	0.01	0.05	36	0.04	0.02	74	0.03	0.02	75	0	0.01	57	0	0	62
Credit losses on derivative contracts	0	0	45	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	46	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.21	0.63	38	0.48	0.33	72	0.45	0.27	73	0.05	0.10	59	0.02	0.06	55

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	141,545	69,124	69,124	53,681	44,911
Gross losses	8,447	762	2,534	2,785	1,387
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	205	187	955	228	407
Net losses	8,242	575	1,579	2,557	980
Provision for loan and lease losses	0	33,600	74,000	18,000	9,750
Adjustments	0	0	0	0	0
Ending balance	133,303	102,149	141,545	69,124	53,681
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0	-0.14	77	0.90	0.55	80	0.93	0.38	94	0.29	0.12	89	0.19	0.12
Provision for loan and lease losses / Average loans and leases	0	-0.25	77	0.99	0.76	71	1.04	0.53	89	0.32	0.16	85	0.21	0.16
Provision for loan and lease losses / Net loan and lease losses	0	77.32	64	5,843.48	1,122.38	91	4,686.51	672.96	94	703.95	142.73	93	994.90	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.76	1.39	77	1.43	1.22	72	1.99	1.35	91	1.14	0.94	77	1.06	0.94
Allowance for loan and lease losses / Total loans and leases	1.67	1.37	76	1.37	1.21	71	1.92	1.33	89	1.12	0.93	76	1.05	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	8.09	15.27	39	88.83	33.72	86	89.64	25.33	90	27.03	17.18	80	54.78	21.35
Allowance for loan and lease losses / Nonaccrual assets	1,321.66	318.67	93	644.35	317.15	86	1,366.92	336.78	93	1,186.27	315.75	90	726.30	285.36
ALLL / 90+ days past due + nonaccrual loans and leases	1,321.66	260.68	99	619.27	286.97	87	1,366.92	293.46	94	1,089.08	283.41	90	699.61	259.30
Gross loan and lease losses / Average loans and leases	0.22	0.22	59	0.02	0.15	17	0.04	0.16	15	0.05	0.16	24	0.03	0.15
Recoveries / Average loans and leases	0.01	0.08	6	0.01	0.04	18	0.01	0.04	27	0	0.05	8	0.01	0.05
Net losses / Average loans and leases	0.21	0.13	71	0.02	0.11	27	0.02	0.11	22	0.05	0.11	38	0.02	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	49	0	0	48	0	0	49	0	0.48
Recoveries / Prior year-end losses	8.09	16.12	29	6.71	17.77	28	34.29	42.12	53	16.44	41.80	25	33.44	51.25
Earnings coverage of net loan and lease losses (X)	40.17	4.52	79	137.82	41.28	86	147.22	33.55	91	183.60	22.46	93	103.05	29.27
Net Loan and Lease Losses By Type														
Real estate loans	0.01	0.03	53	0.01	0.02	58	-0.01	0.04	21	0.05	0.02	75	0.02	0.01
Real estate loans secured by 1–4 family	0	-0.01	73	0.02	0.01	72	0.01	0.01	62	0.01	0.02	54	0	0.01
Revolving	-0.01	-0.05	43	0	0	40	0.01	0	74	0	0.02	47	0	0.02
Closed-end	0	-0.01	75	0.02	0.01	73	0.01	0.01	64	0.01	0.02	56	0	0.01
Commercial real estate loans	0.01	0.05	52	0	0.03	30	0	0.05	25	0.03	0.02	71	0.04	0.01
Construction and land development	-0.01	0	29	-0.03	-0.01	16	-0.02	0	23	-0.01	-0.02	31	-0.01	-0.02
1–4 family	0	0	57	0	0	52	0	0	50	0	0	54	0	0.54
Other	-0.01	-0.01	28	-0.03	-0.01	15	-0.02	-0.01	23	-0.01	-0.02	30	-0.01	-0.02
Multifamily	0	0.01	51	0	0	54	0	0	51	0	0	56	0.01	0
Nonfarm nonresidential	0.01	0.07	51	0	0.04	44	0	0.07	34	0.05	0.03	71	0.06	0.02
Owner-occupied	0.01	0.01	75	0	0.01	49	0	0.01	40	0	0.01	44	0.01	0.01
Other	0	0.06	37	0	0.03	48	0	0.04	40	0.05	0.01	82	0.05	0.01
Real estate loans secured by farmland	0	-0.01	58	0.08	0	93	-0.18	0.01	0	0.44	0.01	95	0	0.49
Commercial and industrial loans	1.05	0.20	95	0.03	0.17	36	0.11	0.20	48	0.01	0.27	25	0	0.18
Loans to individuals	0.10	0.78	10	0.09	0.74	14	0.05	0.66	8	0.17	0.74	20	0.08	0.71
Credit card loans		2.18			2.09			1.71			1.89			1.65
Agricultural loans	0	0.03	48	0.11	0	93	0.06	0.01	90	0	0.02	81	0	0.03
Loans to foreign governments and institutions		0												
Other loans and leases	0	0.08	21	0	0.14	7	0	0.44	7	-0.01	0.14	8	-0.01	0.28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		3,554		23,500		19,765		11,970		28,214
90+ days past due loans and leases		0		642		0		520		282
Nonaccrual loans and leases.....		10,086		15,853		10,355		5,827		7,391
Total past due and nonaccrual loans and leases.....		13,640		39,995		30,120		18,317		35,887
Restructured 30–89 days past due		0		292		0		0		1,252
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		7,008		3,312		1,137		4,687		2,067
Total restructured loans and leases		7,008		3,604		1,137		4,687		3,319
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		83		2,486		6,122		3,403		3,076
Other real estate owned.....		0		2,131		1,138		1,966		1,028
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.04	0.27	9	0.32	0.27	69	0.27	0.26	59	0.19
90+ days past due loans and leases	0	0.10	10	0.01	0.04	54	0	0.04	17	0.01
Nonaccrual loans and leases.....	0.13	0.58	8	0.21	0.53	15	0.14	0.60	12	0.09
90+ days past due and nonaccrual loans and leases.....	0.13	0.73	4	0.22	0.59	15	0.14	0.67	10	0.10
30–89 days past due restructured.....	0	0.01	19	0	0	75	0	0	32	0
90+ days past due restructured	0	0	30	0	0	43	0	0	45	0
Nonaccrual restructured.....	0.09	0.12	49	0.04	0.08	49	0.02	0.09	27	0.08
30–89 days past due loans held for sale	0	0	40	0	0	47	0	0	47	0
90+ days past due loans held for sale.....	0	0	42	0	0	48	0	0	48	0
Nonaccrual loans held for sale	0	0	38	0	0	48	0	0	48	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.04	0.27	9	0.32	0.27	69	0.27	0.26	59	0.19
90+ days past due assets	0	0.10	9	0.01	0.04	54	0	0.04	17	0.01
Nonaccrual assets	0.13	0.59	8	0.21	0.54	15	0.14	0.60	12	0.09
30+ days past due and nonaccrual assets	0.17	1.04	3	0.54	0.88	31	0.41	0.95	18	0.30
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.10	0.43	8	0.20	0.43	23	0.12	0.47	15	0.10
90+ days past due and nonaccrual assets + other real estate owned	0.10	0.46	7	0.23	0.48	23	0.13	0.52	14	0.13
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.10	0.52	6	0.25	0.58	19	0.20	0.63	14	0.17
Allowance for loan and lease losses	7.63	67.93	1	20.33	72.32	10	12.44	72.10	4	16.20
Equity capital + allowance for loan and lease losses	0.79	4.43	5	2.19	5.37	18	1.64	5.64	12	1.26
Tier 1 capital + allowance for loan and lease losses	0.77	5.28	3	2.11	5.86	16	1.59	6.21	11	1.21
Loans and leases + other real estate owned	0.13	0.88	2	0.28	0.81	12	0.24	0.92	10	0.18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.05	0.24	16	0.42	0.28	76	0.37	0.25	72	0.24	0.28	50	0.63	0.29	87
	90+ days past due		0	0.12	15	0.01	0.04	58	0	0.04	25	0.01	0.03	59	0.01	0.03	50
	Nonaccrual.....		0.17	0.65	13	0.11	0.56	8	0.04	0.63	4	0.09	0.45	10	0.14	0.48	16
Commercial and industrial	30–89 days past due		0.03	0.17	19	0.06	0.16	42	0.06	0.15	37	0.05	0.22	26	0.17	0.23	54
	90+ days past due		0	0.02	16	0	0.01	29	0	0.02	31	0	0.02	30	0	0.02	32
	Nonaccrual.....		0.01	0.64	3	0.61	0.56	66	0.52	0.61	58	0.10	0.74	16	0.25	0.61	33
Individuals	30–89 days past due		0.05	0.55	17	0.07	0.40	26	0.11	0.52	26	0.25	0.60	32	2.72	0.68	90
	90+ days past due		0	0.07	18	0	0.02	31	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual.....		0	0.18	11	0	0.16	31	0	0.14	33	0.01	0.12	40	0.03	0.15	38
Depository institution loans	30–89 days past due			0			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.36	0.16	77	1.19	0.28	86	0	0.07	34	0.08	0.10	75	0.48	0.11	86
	90+ days past due		0	0	44	0	0	44	0	0	45	0	0	47	0	0.01	44
	Nonaccrual.....		0.21	0.69	59	0.10	0.55	65	0	0.57	29	0.62	0.80	71	0.15	0.46	67
Foreign governments	30–89 days past due			0.01													
	90+ days past due			0													
	Nonaccrual.....			0.04													
Other loans and leases	30–89 days past due		0.01	0.11	44	0	0.32	53	0.01	0.67	51	0.10	0.28	66	0	0.18	52
	90+ days past due		0	0.01	35	0	0	40	0	0	40	0	0	40	0	0	41
	Nonaccrual.....		0	0.13	22	0	0.07	35	0	0.10	33	0.04	0.04	79	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.04	0.35	10	0.03	0.38	11	0.08	0.46	15	0.19	0.53	21	0.30	0.52	39
	90+ days past due	0	0.27	18	0.04	0.06	69	0	0.06	28	0.04	0.05	71	0.03	0.04	64
	Nonaccrual	0.14	0.82	11	0.02	0.66	4	0.06	0.67	4	0.04	0.55	6	0.09	0.61	10
Revolving	30–89 days past due	0.42	0.29	73	0.22	0.27	54	0.27	0.25	60	0.08	0.36	25	0.25	0.36	52
	90+ days past due	0	0.02	34	0	0.01	39	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0	1.05	5	0	0.44	8	0.03	0.46	17	0	0.34	11	0	0.35	10
Closed-end	30–89 days past due	0.01	0.36	6	0.01	0.40	10	0.06	0.48	13	0.21	0.56	27	0.31	0.54	44
	90+ days past due	0	0.29	18	0.05	0.07	69	0	0.06	29	0.05	0.05	73	0.04	0.05	67
Junior lien	Nonaccrual	0.15	0.77	13	0.02	0.68	6	0.06	0.69	6	0.04	0.57	8	0.11	0.64	15
	30–89 days past due	0	0.01	25	0	0.01	50	0.02	0.01	73	0.03	0.02	71	0.03	0.02	71
	90+ days past due	0	0	36	0	0	42	0	0	44	0	0	41	0	0	38
	Nonaccrual	0	0.04	17	0	0.03	27	0	0.03	12	0.02	0.03	50	0	0.03	12
Commercial real estate	30–89 days past due	0.03	0.14	27	0.05	0.20	38	0.53	0.14	87	0.13	0.15	58	0.20	0.16	66
	90+ days past due	0	0.01	25	0	0.02	34	0	0.02	35	0	0.02	34	0	0.02	31
	Nonaccrual	0.03	0.52	6	0.03	0.45	13	0.03	0.57	11	0.08	0.34	27	0.13	0.41	31
Construction and development	30–89 days past due	0.24	0.12	79	0.23	0.17	76	0.03	0.16	56	0.02	0.20	50	2.04	0.17	97
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0	0.36	14	0.01	0.29	41	0	0.21	43	0.11	0.18	64	0.01	0.18	44
1–4 family	30–89 days past due	0.24	0.02	95	0	0.05	35	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	44	0	0	47	0	0	46	0	0	47	0	0	48
Other	Nonaccrual	0	0.02	30	0	0.03	39	0	0.01	42	0.02	0.01	83	0	0.04	37
	30–89 days past due	0	0.07	21	0.23	0.09	82	0.03	0.09	65	0.02	0.12	63	2.04	0.06	98
	90+ days past due	0	0	41	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual	0	0.29	15	0.01	0.20	47	0	0.16	46	0.09	0.14	66	0.01	0.10	53
Multifamily	30–89 days past due	0	0.06	28	0	0.07	38	0.91	0.03	97	0	0.03	38	0.01	0.03	76
	90+ days past due	0	0	44	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.14	21	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0	0.14	19	0.03	0.20	39	0.47	0.14	85	0.20	0.13	75	0.04	0.17	33
	90+ days past due	0	0.01	29	0	0.02	36	0	0.02	38	0	0.02	37	0	0.02	34
Owner Occupied	Nonaccrual	0.04	0.66	8	0.05	0.57	15	0.05	0.73	12	0.11	0.36	28	0.20	0.52	38
	30–89 days past due	0	0.04	29	0	0.06	16	0.02	0.05	51	0.20	0.06	88	0.01	0.08	33
	90+ days past due	0	0	34	0	0.01	40	0	0.01	40	0	0.01	40	0	0	38
Other	Nonaccrual	0	0.25	10	0	0.24	13	0	0.27	12	0	0.19	15	0.01	0.20	19
	30–89 days past due	0	0.09	12	0.03	0.11	54	0.45	0.06	91	0	0.05	18	0.02	0.07	51
	90+ days past due	0	0.01	36	0	0.01	42	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.04	0.40	21	0.05	0.23	39	0.05	0.33	41	0.11	0.14	59	0.19	0.22	66
Farmland	30–89 days past due	0.28	0.11	79	7.39	0.19	97	0.06	0.08	69	1.58	0.21	93	5.15	0.09	98
	90+ days past due	0	0	45	0	0.02	43	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	2.47	1.10	81	1.67	1.17	75	0.10	1.19	52	0.38	1.06	60	0.43	0.49	67
Credit card	30–89 days past due		0.63			0.83			1.02			0.87			1.03	
	90+ days past due		0.39			0.22			0.22			0.18			0.26	
	Nonaccrual		0.08			0.05			0.02			0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Common Equity Tier 1 Capital															
Common stock plus related surplus	39,476	39,905		48,205		45,814		38,170							
Retained earnings	1,073,125	760,542		835,599		728,338		416,624							
Accumulated other comprehensive income (AOCI)	-81	543		403		39		-1,530							
Common equity tier 1 minority interest	0	0		0		0		0							
Common equity tier 1 capital before adjustments/deductions	1,112,520	800,990		884,207		774,191		453,264							
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	15,027	15,027		15,027		15,027		75,649							
Accumulated other comprehensive income-related adjustments	-81	543		403		39		-1,530							
Other deductions from common equity tier 1 capital	896	897		606		-64		0							
Subtotal:	1,096,678	784,523		868,171		759,189		379,145							
Adjustments and deductions for common equity tier 1 capital	0	0		0		0		0							
Common equity tier 1 capital	1,096,678	784,523		868,171		759,189		379,145							
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	96,385	96,385		96,385		96,385		123,190							
Non-qualifying capital instruments	0	0		0		0		0							
Tier 1 minority interest not included in common equity tier 1 capital	0	0		0		0		0							
Additional tier 1 capital before deductions	96,385	96,385		96,385		96,385		123,190							
Less: Additional tier 1 capital deductions	0	0		0		0		0							
Additional tier 1 capital	96,385	96,385		96,385		96,385		123,190							
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0		0		0		0							
Non-qualifying capital instruments	0	0		0		0		0							
Total capital minority interest not included in tier 1 capital	0	0		0		0		0							
Allowance for loan and lease losses in tier 2 capital	94,848	83,728		86,065		69,124		53,681							
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity								0							
Tier 2 capital before deductions	94,848	83,728		86,065		69,124		53,681							
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0		0		0		0							
Tier 2 capital	94,848	83,728		86,065		69,124		53,681							
Exited advanced approach tier 2 capital															
Total capital	1,287,911	964,636		1,050,621		924,698		556,016							
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,228,064	8,041,879		8,630,174		6,530,852		5,274,271							
Less: Deductions from common equity tier 1 capital	15,923	15,924		15,633		14,963		75,649							
Less: Other deductions	0	0		0		0		0							
Total assets for leverage ratio	10,212,141	8,025,955		8,614,541		6,515,889		5,198,622							
Total risk-weighted assets	7,549,405	6,679,853		6,829,707		6,152,750		5,051,649							
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	14.53	12.66	79	11.74	10.51	55	12.71	10.91	64	12.34	12.50	59	7.51	12.37	1
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	15.80	13.44	84	13.19	11.19	63	14.12	11.60	72	13.91	13.19	68	9.94	13.03	4
Tier 1 capital, column B	0	0.33	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	17.06	15.42	79	14.44	12.79	57	15.38	13.45	62	15.03	14.63	68	11.01	14.48	3
Total capital, column B	0	0.37	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	11.68	9.11	93	10.98	9.63	83	11.20	9.65	82	13.13	10.39	88	9.66	10.37	36
Supplementary leverage ratio, advanced approaches HCs		6.95													

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			76			75			180			242				184	1.33	-27.62
Other insurance activities income			76			75			180			242				184	1.33	-27.62
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			0			0			0			0				0		
			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct													
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48	0	0	
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			60			50			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			40			50			40			33.33					
Separate account assets (L/H) / Total life assets	13.29			0			0			0			0					
Insurance activities revenue / Adjusted operating income	0.01	0.37	37	0.03	0.45	61	0.03	0.41	60	0.03	0.37	60	0.05	0.46	57			
Premium income / Insurance activities revenue	0	3.14	41	0	0.02	47	0	0.01	47	0	0.03	47	0	0	0	48		
Credit related premium income / Total premium income	30.92			100			100			100			50					
Other premium income / Total premium income	69.08			0			0			0			0			50		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	48	0	0	49	0	0	48	0	0	48	0	0	
Insurance net income (P/C) / Equity (P/C)	21.10			33.71			19.85			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)	5.07																	
Insurance benefits, losses, expenses / Insurance premiums	-395.05			30.33			-40.91			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	50	0	0	49	0	0	49	0	0	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.54	3		11.13	6		11.01	6		11.53	5		13.70	4				
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0	49	0	0	49	0	0	49	0	0	49	0	0	

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.64			0.06			0.05			0			0	
Cost: Interest-bearing deposits.....		0.12			1.44			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26													
Commercial and industrial loans		1.03									2.35			3.83	
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		-1.19			-62.63			5,672.05			-47.91			-27.26	
Total selected assets.....		3.19			-35.96			6.04			-25.04			5.03	
Deposits		9.07			43.26			-44.89			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	6.20	5.90	4.84	6.54	2.04
Dollar Amount in Thousands					
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		200,000	0	0	0	0	0	9900.00
Dividends		200,000	0	0	0	0	0	9900.00
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		8,015	60,023	60,038	234,982	3,095	-86.65	26616.67
Dividends		8,015	60,023	60,038	234,982	3,095	-86.65	26616.67
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		208,015	60,023	60,038	234,982	3,095	246.56	10147.04
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		-100.00
Total operating income		208,015	60,023	60,038	234,982	3,095	246.56	409.64
Operating Expenses								
Personnel expenses		4,135	813	3,017	6,958	4,794	408.61	471.13
Interest expense		0	0	0	111	268		-100.00
Other expenses		688	881	1,551	3,526	3,487	-21.91	-36.53
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		4,823	1,694	4,568	10,595	8,549	184.71	156.68
Income (loss) before taxes		203,192	58,329	55,470	224,387	-5,454	248.36	421.85
Applicable income taxes (credit)		-1,321	-459	-1,245	-2,889	-2,323		
Extraordinary items								
Income before undistributed income of subsidiaries		204,513	58,788	56,715	227,276	-3,131	247.88	746.25
Equity in undistributed income of subsidiaries		34,265	-25,331	59,098	94,312	69,557		76.07
Bank subsidiaries		42,105	34,651	115,619	72,563	62,244	21.51	136.21
Nonbank subsidiaries		-7,840	-59,982	-56,521	21,749	7,313		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		238,778	33,457	115,813	321,588	66,426	613.69	447.30
Memoranda								
Bank net income		242,105	34,651	115,619	72,563	62,244	598.70	1121.21
Nonbank net income		175	41	3,517	256,731	10,408	326.83	-89.50
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		944,921	76.25	822,471	89.04	903,299	89.56	622,317	509,502	14.89	159.96
Common and preferred stock		944,921	76.25	822,471	89.04	903,299	89.56	622,317	509,502	14.89	159.96
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		65,182	5.26	54,562	5.91	58,023	5.75	114,543	27,423	19.46	339.91
Common and preferred stock		65,182	5.26	54,562	5.91	58,023	5.75	114,543	27,423	19.46	339.91
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		214,838	17.34	33,978	3.68	34,312	3.40	148,555	590	532.29	499523.26
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		3,018	0.24	3,018	0.33	3,018	0.30	3,018	79,155	0.00	-96.19
Other assets		11,220	0.91	9,709	1.05	9,989	0.99	9,250	7,229	15.56	267.63
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,239,179	100.00	923,738	100.00	1,008,641	100.00	897,683	623,899	34.15	169.06
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	12,600		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		30,274	2.44	26,363	2.85	28,049	2.78	27,107	34,845	14.84	16.60
Balance due to subsidiaries and related institutions		49,485	3.99	49,485	5.36	49,485	4.91	49,485	76,290	0.00	-35.14
Total liabilities		79,759	6.44	75,848	8.21	77,534	7.69	76,592	123,735	5.16	-22.00
Equity Capital		1,159,420	93.56	847,890	91.79	931,107	92.31	821,091	500,164	36.74	223.58
Perpetual preferred stock (income surplus)		46,900	3.78	46,900	5.08	46,900	4.65	46,900	46,900	0.00	17.54
Common stock		737	0.06	737	0.08	742	0.07	741	736	0.00	1.80
Common surplus		38,739	3.13	39,168	4.24	47,463	4.71	45,073	37,434	-1.10	44.67
Retained earnings		1,073,125	86.60	760,542	82.33	835,599	82.84	728,338	416,624	41.10	269.14
Accumulated other comprehensive income		-81	-0.01	543	0.06	403	0.04	39	-1,530		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		1,239,179	100.00	923,738	100.00	1,008,641	100.00	897,683	623,899	34.15	169.06
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		49,485	3.99	49,485	5.36	49,485	4.91	49,485	76,290	0.00	-35.14
Notes payable to subsidiaries that issued TPS		48,000	3.87	48,000	5.20	48,000	4.76	48,000	74,000	0.00	-35.14
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	47.38	12.64	98	8.05	7.29	54	13.51	9.11	85	43.01	10.58	99	13.60	11.03	80
Bank net income / Average equity investment in banks	52.01	12.37	99	9.25	7.98	61	14.42	9.38	88	12.78	10.85	72	13.19	11.56	71
Nonbank net income / Average equity investment in nonbanks	0.53	13.40	22	0.11	8.94	37	5.23	9.69	61	194.07	12.07	98	41.87	10.83	93
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.20			8.82			15.16			9.40	
Bank net income / Parent net income	101.39	96.24	49	103.57	107.53	40	99.83	104.93	15	22.56	103.77	6	93.70	104.73	7
Nonbank net income / Parent net income	0.07	3.10	39	0.12	1.11	59	3.04	1.04	84	79.83	1.08	99	15.67	0.99	98
Subsidiary holding companies' net income / Parent net income		67.52			107.06			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	6.88	16.87	27	8.95	10.50	49	8.33	11.62	45	9.33	9.66	53	24.74	9.50	92
Total debt / Equity capital	0	11.60	11	0	4.75	24	0	5.79	23	0	3.93	27	2.52	3.94	58
Total debt + notes payable to subs that issued TPS / Equity capital	4.14	13.82	21	5.66	8.63	44	5.16	9.67	41	5.85	7.99	45	17.31	7.93	80
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	4.80	24	0	5.79	23	0	3.97	27	2.52	3.98	58
Total debt / Equity capital – excess over fair value	0	11.71	11	0	4.75	24	0	5.79	23	0	3.93	27	2.52	3.94	58
Long-term debt / Equity capital	0	11.05	11	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.48	41	0	0.05	45	0	0.01	46	0	0.01	46	2.52	0.03	96
Current portion of long-term debt / Equity capital	0	0.06	40	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.09	40	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	39.10	9	0	14.95	25	0	20.97	23	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	87.12	103.07	3	103.44	104.70	52	103.25	104.49	52	89.74	104.21	4	107.35	104.10	67
Total investment in subs / Equity capital	87.12	108.26	2	103.44	105.03	51	103.25	104.82	51	89.74	104.48	4	107.35	104.38	65
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.31	0.25	15	0.44	0.76	47	0.26	0.49	47	-0.26	0.44	16	0.55	0.36	63
Equity investment in subs – equity cap / Net income-div (X)		0.83		0.45	2.61	15	0.28	1.45	15		1.47		0.62	1.18	35
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	3,445.29	138.64	99	2,052.32	133.56	99	467.10	121.76	95	1,162.05	153.39	97	35.43	113.37	15
Cash from ops + noncash items + op expense / Op expense + dividend	3,461.65	130.64	99	2,011.50	144.11	99	468.64	138.81	94	1,181.70	152.31	98	49.08	123.74	15
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	3,071.13	103.17	99	-3,787.92	115.42	0	-770.75	140.42	2	412.99	105.99	96	102.49	108.88	50
Pretax operating income + interest expense / Interest expense		1,479.01			2,971.36			2,318.94		20,250.45	17,211.14	92	-1,935.07	1,631.73	6
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	40,983.70	1,667.11	98	8,112.23	1,683.42	92	4,587.86	1,435.81	88	8,197.69	2,481.22	91	-61.89	1,015.91	10
Dividends + interest from subsidiaries / Interest expense + dividends	16,601.36	153.06	99	4,790.34	160.27	99	702.03	137	96	2,353.11	196.13	97	44.13	140.89	15
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	3.69	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		41.77			48.31			52.16		128.38	71.69	73		106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.64	21	0	1.73	31	0	2.19	28	0	1.59	31	-2.02	1.59	7
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0			0			0			0	
Nonaccrual		0.96			0			0			8.16			0.70	
Total		1.17			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.61	1.79	76	0.82	0.09	91	0.80	0.09	92	1.95	0.13	97	0.70	0.14	86
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0.61	78.46	2	2.13	77.32	7	15.08	79.13	9	4.34	65.39	9		87.25	
Dividends declared / Net income	0.52	25.30	9	3.75	38.61	18	7.38	29.39	19	3.07	25.65	15	10.15	24.10	29
Net income – dividends / Average equity.....	47.14	9.64	98	7.75	4.43	80	12.51	6.36	93	41.69	7.61	99	12.22	8.12	87
Percent of Dividends Paid															
Dividends from bank subsidiaries	15,961.69	139.49	99	0	139.95	8	0	130.75	6	0	160.93	7	0	131.90	7
Dividends from nonbank subsidiaries	639.66	3.97	99	4,790.34	1.38	99	702.03	3.01	99	2,379.56	2.59	99	45.89	2.83	97
Dividends from subsidiary holding companies.....	0	6.36	45	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	16,601.36	193.08	99	4,790.34	173.71	99	702.03	158.62	95	2,379.56	209.89	98	45.89	144.51	14
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	82.61	36.56	91	0	57.41	10	0	43.52	7	0	45.88	8	0	33.37	10
Interest income from bank subsidiaries.....	0	0.11	25	0	0.07	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.90	37	0	0.33	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	82.61	38.35	87	0	62.34	6	0	51.02	4	0	48.40	5	0	35.67	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	4,580	54.17	97	46,397.56	71.47	98	1,707.08	99.52	95	91.53	76.61	52	29.74	80.47	29
Interest income from nonbank subsidiaries.....	0	2.35	32	0	0.05	46	0	0.07	45	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.63	39	0	0.01	46	0	0.02	47	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.08	46	0	0	48	0	0.11	47	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	4,580	76.16	97	46,397.56	74.51	98	1,707.08	105.70	95	91.53	83.73	49	29.74	96.62	26
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			50.90			29.39			65.48			43.51	
Interest income from subsidiary holding companies		5.39			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0			0			0	
Other income from subsidiary holding companies		-0.43			0			0			0			0.15	
Operating income from subsidiary holding companies.....		39.64			50.90			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.15	67.82	57	0	72.91	10	0	76.69	8	0	77.61	8	0	72.95	9
Interest income from bank subsidiaries.....	0	0.39	24	0	0.85	34	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	2.08	36	0	1.26	44	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	96.15	81.78	44	0	84.25	5	0	84.80	5	0	94.06	4	0	89.39	4
Dividends from nonbank subsidiaries		3.85			2.67	78	100	1.39	98	100	1.76	99	100	1.13	99
Interest income from nonbank subsidiaries.....		0			0.35	37	0	0	46	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries		0			0.02	42	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....		0			0.01	47	0	0	48	0	0	47	0	0	47
Operating income from nonbank subsidiaries		3.85			6.48	69	100	2.17	98	100	2.06	99	100	1.56	98
Dividends from subsidiary holding companies.....					135.34			645.18			400.31			1,178.56	
Interest income from subsidiary holding companies					28.31			62.48			59.71			70.71	
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies.....															
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt															